

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS
A 4.28 ACRE LOT AS PART OF THE JOE GILL TRACT IN SECTION 27, T-2-S, R-8-W**

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 9th day of **April, 1999**, **Kevin R. Rust**, executed and delivered a certain Deed of Trust unto **Mike Devitt**, Trustee for **Associates Financial Services Company of America, Inc.**, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of **DeSoto** County, Mississippi in Book **1101** at Page **0655**; and

WHEREAS, on the 3rd day of **March, 2003**, the holder of said Deed of Trust substituted and appointed **John C. Morris, III**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book **1676** at Page **730**; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **John C. Morris, III**, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated the 22nd day of **April, 2003**, by posting same at the bulletin board near the **Main** front door of the **DeSoto** County Courthouse and by publishing said Notice in the **DeSoto Times** for four (4) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 23rd day of **May, 2003**, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the **Main** front door of the **DeSoto** County Courthouse at **Hernando**, Mississippi; and

WHEREAS, I, **John C. Morris, III**, Substitute Trustee, did on the 23rd day of **May, 2003**, within legal hours, offer for sale and did sell, to the highest bidder for cash at the **Main** front door of the **DeSoto** County Courthouse at **Hernando**, Mississippi the following described real property, to-wit:

Part of the Northwest One Quarter of Section 27, Township 2, Range 8.

A 4.28 acre lot as part of the Joe Gill tract in Section 27, Township 2 South, Range 8 West, DeSoto County, Mississippi, described as Beginning at the Northwest Corner of Section 27, Township 2 South, Range 8 West; thence South 2310 feet along Tulane Road to a point; thence east 660 feet to the Northeast Corner of an existing 5.0 acre lot; thence North 85 degrees 00' East 440 feet to the Northeast Corner of an existing 4.23 acre lot and the point of beginning of the following lot; thence North 85 degrees 00' East 220.0 feet to a point; thence South 5 degrees 00' East 851.8 feet to a point in Dean Road; thence South 87 degrees 35' West 220.2 feet along said road to the Southeast Corner of the existing 4.23 acre lot; thence North 5 degrees 00' West 841.84 feet to the Point of Beginning and containing 4.28 acres, more or less, including the right of way for Dean Road.

STATE MS.-DESOTO CO.
FILE

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The South one-half of this property may be subject to a flood zone.

One Half of the mineral rights, including gas and oil are hereby conveyed to the Grantee herein.

446 PG 43
J.E. DAVIS CH. CLK.

This being the same property conveyed to Kevin R. Rust from Joseph B. Gill and wife, Mary H. Gill, by deed dated September 11, 1992, recorded September 17, 1992 in Book 249, Page 395, recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Parcel No: 2088-2700.0-0002.13

Property also known as: 2750 Dean Road, Nesbit, Mississippi.

WHEREAS, at said sale **Citifinancial Mortgage Company, Inc. f/k/a Associates Financial Services Company of America, Inc.** was the highest and best bidder, therefor, for the sum of **\$165,000.00** and the same was then and there struck off to **Citifinancial Mortgage Company, Inc. f/k/a Associates Financial Services Company of America, Inc.** and it was declared the purchaser thereof; and

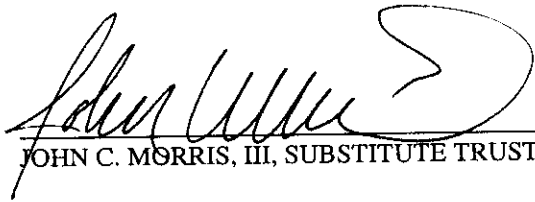
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW, THEREFORE, I, John C. Morris, III, Substitute Trustee, for the consideration of \$165,000.00 do hereby convey the above described property to **Citifinancial Mortgage Company, Inc. f/k/a Associates Financial Services Company of America, Inc.**

I convey only such title as is vested in me as Substitute Trustee.

F03-0704/Citifinancial/Rust

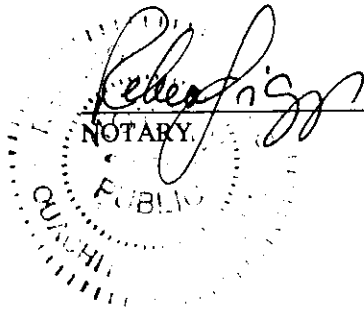
WITNESS MY SIGNATURE, this the 23rd day of May, 2003.


JOHN C. MORRIS, III, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 23rd day of May, 2003, the within named JOHN C. MORRIS, III, Substitute Trustee, who acknowledged that he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

2309 OLIVER RD.
MONROE, LA 71201

318-330-9020

GRANTEE:

CITIFINANCIAL MORTGAGE, INC
1111 NORTHPOINT DR. BLDG 4, SUITE
100
COPPELL, TX 75019
800-423-8158

THIS DOCUMENT WAS PREPARED BY :

JOHN C. MORRIS, III
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE
STATE OF MISSISSIPPI
COUNTY OF DESOTO**

WHEREAS, on the 9th day of April, 1999, Kevin R. Rust, executed and delivered a certain Deed of Trust unto Mike Devitt, Trustee for Associates Financial Services Company of America, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1101 at Page 0655; and

WHEREAS on the 3rd day of March, 2003, the holder of said Deed of Trust substituted and appointed John C. Morris, III, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1676 at Page 730; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of May, 2003, I will, during legal hours, at public outcry, offer for sale and will sell, at the Main front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Part of the Northwest One Quarter of Section 27, Township 2, Range 8.

A 4.28 acre lot as part of the Joe Gill tract in Section 27, Township 2 South, Range 8 West, DeSoto County, Mississippi, described as Beginning at the Northwest Corner of Section 27, Township 2 South, Range 8 West; thence South 2310 feet along Tulane Road to a point; thence east 660 feet to the Northeast Corner of an existing 5.0 acre lot; thence North 85 degrees 00' East 440 feet to the Northeast Corner of an existing 4.23 acre lot and the point of beginning of the following lot; thence North 85 degrees 00' East 220.0 feet to a point; thence South 5 degrees 00' East 851.8 feet to a point in Dean Road; thence South 87 degrees 35' West 220.2 feet along said road to the Southeast Corner of the existing 4.23 acre lot; thence North 5 degrees 00' West 841.84 feet to the Point of Beginning and containing 4.28 acres, more or less, including the right of way for Dean Road.

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Volume No. 108 on the 30 day of April, 2003

Volume No. 108 on the 7 day of May, 2003

Volume No. 108 on the 14 day of May, 2003

Volume No. 108 on the 21 day of May, 2003

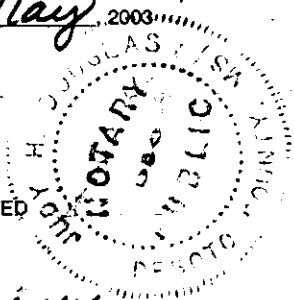
Volume No. on the day of , 2003

Lisa Fuller

Sworn to and subscribed before me, this 21 day of May, 2003

BY Judith H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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B. 3 subsequent insertions of 1536 words @ .10 \$ 153.60

C. Making proof of publication and depositing to same \$ 3.00

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